



Order Filed on October 25, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Association

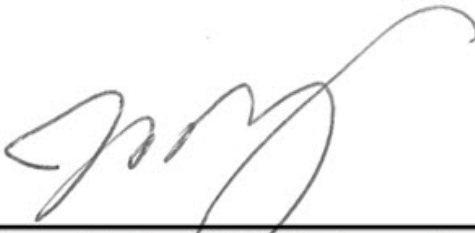
In Re:  
Luberky A. Guerrero de Mercado

Case No.: 19-27312-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

**ORDER ON MOTION FOR AUTHORIZATION  
TO ENTER INTO FINAL LOAN MODIFICATION AGREEMENT  
(CHAPTER 13)**

The relief set forth on the following page is **ORDERED**.

**DATED: October 25, 2022**

  
\_\_\_\_\_  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

The Court having reviewed the Motion for Authorization to Enter into Final Loan Modification Agreement filed on October 12, 2022, as to the first mortgage [enter first, second, third, etc.] concerning real property located at 788 South 7th Street, Vineland, NJ 08360, and the Court having considered any objections filed to such motion, it is hereby ORDERED that:

☒ The debtor is authorized to enter into the Deferral Agreement.

1) The Deferral Agreement must be fully executed no later than 14 days from the date of this order. If it is not, the secured creditor, within 14 days thereafter, must file with the Court and serve on the debtor, debtor's attorney, if any, and the standing trustee a Certification indicating why the agreement was not fully executed. A response by the debtor, if any, must be filed and served within 7 days of the filed date of the secured creditor's Certification; and

2) ~~Upon the filing of the Certification required above, and absent a response from the debtor, the standing trustee may disburse to the secured creditor all funds held or reserved relating to its claim. Absent the filing of the Certification within the time frame set forth above, the standing trustee will disburse funds on hand to other creditors pursuant to the provisions of the confirmed Plan and any proof of claim filed in this case with respect to the mortgage is deemed modified and incorporated into the Loan Modification Agreement; and~~

3) Unless the debtor's Plan has been confirmed with 100% paid to unsecured creditors, the debtor must file a *Modified Chapter 13 Plan and Motions* within 14 days of consummation of the . If the Deferral Agreement results in material changes in the debtor's expenses, the debtor must also file amended Schedules I and J within 14 days of the date of this Order; and

4) Check one:

☒ There is no order requiring the debtor to cure post-petition arrears through the Plan; or  
☐ Post-petition arrears are capitalized into the loan modification agreement, and the Order filed on \_\_\_\_\_ requiring the Standing Trustee to make payments based on the arrearage is vacated as of the date of this order; or

☐ Post-petition arrears have not been capitalized into the loan modification agreement, and the Standing Trustee will continue to make payments to the secured creditor based on the Order filed on \_\_\_\_\_; and

5) If fees and costs related to loss mitigation/loan modification are sought by the debtor's attorney, an Application for Compensation in compliance with D.N.J. LBR 2016-1 must be filed.

☐ The Motion for Authorization to Enter into Final Loan Modification Agreement is denied.

new.12/17/19

# EXHIBIT A

Chase  
P.O. Box 469030  
Glendale, CO 80246-9030



August 23, 2022

TNJC BALBOI  
ISABEL C. BALBOA  
535 ROUTE 38 - SUITE 580  
CHERRY TREE CORPORATE CENTER  
CHERRY HILL, NJ 8002

**Here's an update on a deferment for our customer(s)**

Account: [REDACTED]  
Case Number: 19-27312  
Customer(s): RAMON MERCADO  
LUBERKY MERCADO  
Property Address: 788 SOUTH 7TH ST  
VINELAND, NJ 8360

Dear TNJC BALBOI and ISABEL C. BALBOA:

We have enclosed a copy of a letter addressed to our customer because you are the trustee administering our customer's bankruptcy case. The letter is related to a deferment on this mortgage loan.

If you have questions, please call us.

Sincerely,

Chase  
1-800-848-9380  
1-866-282-5682 Fax; it's free from any Chase branch

Chase  
P.O. Box 469030  
Glendale, CO 80246-9030



August 23, 2022

RAMON MERCADO  
LUBERKY MERCADO  
4530 GAIL LN  
NEWFIELD, NJ 08344-9111

**We completed your deferment offer**

Account: [REDACTED]  
Property Address: 788 SOUTH 7TH ST  
VINELAND, NJ 8360

Dear RAMON MERCADO and LUBERKY MERCADO:

We deferred unpaid amounts and changed the next payment date to bring the account up to date.

**Here's what we have done**

We moved the unpaid principal (if any) and interest amounts to the end of the account term and changed the next payment date to bring the account up to date.

Here's a summary:

Account status	
Prior payment date	August 1, 2022
Number of unpaid payments	1
Unpaid principal (if any) and interest amounts	\$263.32
Offer summary	
Next payment date	September 1, 2022
Total deferred amount	\$263.32

We moved \$263.32 to the end of the loan term. This amount will be shown as a Deferred Principal Balance in future statements and correspondence and will be payable when the loan matures on March 1, 2057. If the interest bearing principal balance of the account is paid off early or the property is transferred or sold, the deferred amount will be payable at that time.

**If you made a payment to qualify for this offer and it's returned for insufficient funds, you may no longer be eligible for this offer.**

[REDACTED]

If your mortgage has been modified under the HAMP program, you will be ineligible to receive any future HAMP "Pay for Performance" incentives.

Please keep a copy of this letter. We have enclosed FAQs for more information.

If you have questions, please call us. We're here to help Monday through Friday from 8 a.m. to 10 p.m., and Saturday from 8 a.m. to 5 p.m. Eastern Time.

Sincerely,



Jamie Downey  
Executive Director  
Chase  
1-800-848-9380; we accept operator relay calls  
1-866-282-5682 Fax; it's free from any Chase branch

Enclosure

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-800-848-9380, de lunes a viernes de 8 a.m. a 10 p.m. y sábados de 8 a.m. a 5 p.m., hora del Este.

### **Important Legal Information**

#### **Information about bankruptcy filings**

To the extent your original obligation is subject to the automatic stay of bankruptcy or was discharged under the United States Bankruptcy Code, this notice is for compliance with non-bankruptcy law and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. Nothing in this notice means that you're required to repay a debt that's subject to the automatic stay or has been discharged. Any payment you make on the account is voluntary, but if the original obligation is secured by collateral, we retain the rights under any applicable security instrument.

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

#### **Here's where to look for more help**

You can call the U.S. Department of Housing and Urban Development at 1-800-569-4287 or the U.S. Department of the Treasury sponsored HOPE Hotline number at 1-888-995-HOPE (1-888-995-4673) to get free assistance, or visit [HopeNow.com](http://HopeNow.com). You can also find a nonprofit HUD-approved counselor who can provide the information and assistance you may need to avoid foreclosure by using the search tool at [hud.gov/offices/hsg/sfh/hcc/fc/](http://hud.gov/offices/hsg/sfh/hcc/fc/). The HUD-approved housing counseling agencies found on HUD.gov can also help you with your household budgeting at no charge.

#### **Information for Servicemembers and their dependents**

If you or any occupant of your home are or recently were on active Military duty or related active service, you may be eligible for benefits and protections under the federal Servicemembers Civil Relief Act (SCRA), state law, or Chase policy. This includes protection from foreclosure or eviction, and in some cases, interest rate benefits. Some protections also may be available if you are the dependent of an eligible Servicemember. Although Servicemember interest rate benefits under the Servicemembers



Civil Relief Act don't allow you to defer payments, some states allow for a payment deferral if certain conditions are met.

For more information, please call Chase Military Services at 1-877-469-0110.

[REDACTED]

[REDACTED]



### Frequently Asked Questions

**1. I have been approved for this program. What's next?**

We have already completed this program for you. You don't need to take additional action right now.

If escrow payments weren't made, there will likely be a shortage in the escrow account. This means that there won't be enough funds in the escrow account to meet the amounts that we require for future tax and insurance payments. We cannot defer the escrow shortage. If there is a shortage on your next escrow analysis and you can't make up the shortage all at once, we will spread the shortage over 12 months and add it to the monthly mortgage payments.

All other terms of the account will stay the same. This deferred amount, together with any other deferred or balloon balance on the account, must be paid at the earliest of the following:

- You sell or transfer the property,
- You pay the entire interest-bearing principal balance, or
- Your loan matures.

If you are experiencing financial hardship, you may be eligible for mortgage assistance from your state's housing finance agency or other state or local government agency.

**2. I didn't request or accept this offer. What should I do next?**

Please call us at 1-800-848-9380; we accept operator relay calls.





In re:  
Luberky A. Guerrero de Mercado  
Debtor

Case No. 19-27312-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Oct 25, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2022:

Recip ID	Recipient Name and Address
db	+ Luberky A. Guerrero de Mercado, 4530 Gail Lane, Newfield, NJ 08344-9111

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2022 at the address(es) listed below:

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT ajennings@raslg.com
Brian E Caine	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT bcaine@parkermccay.com, BKCourtnotices@parkermccay.com
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Eric Clayman	on behalf of Debtor Luberky A. Guerrero de Mercado mail@jenkinsclayman.com JenkinsClayman@jubileebk.net

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Oct 25, 2022

Form ID: pdf903

Total Noticed: 1

Harold N. Kaplan	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper hkaplan@rasnj.com kimwilson@raslg.com
Harold N. Kaplan	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association hkaplan@rasnj.com, kimwilson@raslg.com
Harold N. Kaplan	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper hkaplan@rasnj.com kimwilson@raslg.com
Harold N. Kaplan	on behalf of Creditor U.S. Bank Trust National Association hkaplan@rasnj.com kimwilson@raslg.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jane L. McDonald	on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Kimberly A. Wilson	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association k_wilsonlaw@comcast.net, courtdocs_kwlaw@comcast.net;kwlawoffices@gmail.com
Melissa N. Licker	on behalf of Creditor JPMC Specialty Mortgage LLC mlicker@hillwallack.com HWBKNewyork@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor JPMC Specialty Mortgage LLC phillip.raymond@mccalla.com mcallaecf@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor JPMorgan Chase Bank National Association phillip.raymond@mccalla.com, mcallaecf@ecf.courtdrive.com
Raymond Shockley, Jr	on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Robert P. Saltzman	on behalf of Creditor Ajax Mortgage Loan Trust 2021-G Mortgage-Backed Securities, Series 2021-G, by U.S. Bank National Association, as Indenture Trustee c/o Gregory Funding LLC dnj@pbslaw.org
Sindi Mncina	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper smncina@raslg.com
Sindi Mncina	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper smncina@raslg.com
Stephanie F. Ritigstein	on behalf of Debtor Luberky A. Guerrero de Mercado mail@jenkinsclayman.com kevin@jenkinsclayman.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 22